Claims

1.   An optimum lease auction method by using a
network through which a lessor receives a payment from a
5   lessee and an auction item is leased, the optimum lease
auction method comprising the steps of:

connecting a first terminal of a lease-wanted person, a
second terminal of a rent-wanted person, an auction trading
intermediary server installed with an intermediary program,
10   an insurance agency and a settlement agency to the network
including the internet;

inputting lease-related information including an item
to be leased, a lease schedule, lease conditions, evaluation
particulars, evaluation methods, evaluation reference marks
15   and evaluation priority ranks as the lease-wanted person is
connected to the auction trading intermediary server, whereby
a central processing device of the auction trading
intermediary server stores the inputted lease-related
information into a lease database of a database constructed
20   within a memory;

searching for the stored lease-related information in
the lease database as the rent-wanted person is connected to
the auction trading intermediary server and inputting rent-
related information on desired conditions, whereby the
25   central processing device stores the rent-related information

into a rent database of the database;

analyzing the lease database and the rent database and configuring a probable lease combination for every number of cases by the central processing device which, in turn, evaluates an optimum lease auction that maximizes a profit of the lessor who initiates the auction according to one of overall evaluation marks and the evaluation priority ranks, selects an optimum bidder as a successful bidder and stores information on the successful bidder into an evaluation database of the database;

displaying an evaluation result on a monitor and searching for a member database to inform the lessor/lessee of the evaluation result through an e-mail, an advanced record system (ARS) service and a short message service (SMS) by using the central processing device;

verifying a bidding result and inputting a decision on the auction trade by using the first/second terminal, whereby the central processing device stores a contract between the lessor and the lessee into a contract database of the database;

transmitting information on verification that a lease payment including a security deposit is settled and the item to be leased is transferred from the insurance agency, the settlement agency and the first/second terminal of the lessor/lessee to the auction trading intermediary server,

whereby the central processing device displays the information on verification on monitors of the settlement agency, the insurance agency and the first/second terminal and stores the information on verification into a trading

5   database of the database;

searching for the lease database and the contract database, displaying a search result if an available lease period remains and performing a next auction event by the central processing device;

10   transmitting information on verification that item to be leased is transferred to one of the lessor and a next lessee from the first/second terminal to the auction trading intermediary server, whereby the central processing device displays an auction result and stores a trading completion

15   database of the database; and

searching for the trading completion database, analyzing the contract database and the trading completion database if an unsettled trading exists, calculating a final amount of the lease, settling a balance of the lease, storing

20   the settlement into a settlement database of the database, displaying a settlement result on monitors of the insurance agency, the settlement agency, the lessor and the lessee and informing of the settlement result through an e-mail, an ARS service, a SMS by the central processing device.

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2. The optimum lease auction method of claim 1, wherein the lease-related information, the rent-related information and a status of an auction proceeding are displayed in a schedule table in the form of a calendar which is constructed

5 into a database stored into the intermediary program of the auction trading intermediary server; when the lease-wanted person inputs a schedule of the lease during inputting the lease-related information, the central processing device analyzes the inputted schedule, displays a corresponding

10 schedule table and requests the lease-wanted person to input the lease-related information; when the lease-wanted person registers the lease-related information including the lease conditions and the evaluation methods, the central processing device stores the lease-related information into the lease

15 database of the database installed within the memory; and when the rent-wanted person participating in the auction inputs the rent-related information, the central processing device displays the schedule table stored into the lease database, requests the rent-wanted person to input the rent-

20 related information, stores the rent-related information inputted into the schedule table into the rent database, displays auction-related information including a status of an auction proceeding and a status of an evaluation on the schedule table, which is displayed in real-time to users of

25 the network, so that the central processing device is capable

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of controlling the auction trading to be carried out under
the schedule table.

3. The optimum lease auction method of claim 1, wherein
when the lease-wanted person separately assigns a lease
determination date for each desired lease date when inputting
the lease-related information or discretionarily sets the
lease determination date prior to a predetermined date, the
central processing device terminates auction events
sequentially by applying the individual assigned lease
determination date as a basic reference; when each applied
renting date applied by the rent-wanted person is consecutive
or inconsecutive within a range of a preset transfer period
of the item to be leased, said each applied renting date is
treated as one rent application and a first starting date is
determined as a representative date of a consecutive renting
period for which a lease determination period is applied
conjointly; and when the applied renting dates by a number of
rent-wanted people are overlapped with each other and are
affected with each other, the central processing device
controls the lease determination date of the corresponding
rent-wanted people to be set at the lease determination date
of a rent-wanted person assigned with a first precedent lease
determination date among the rent-wanted people in order to
apply a relative comparative evaluation with respect to

conditions of the corresponding rent-wanted people according to a predetermined reference mark, so that an optimum lessee is evaluated and selected by flexibly adjusting the lease determination dates set by the lease-wanted person according
5   to the applications of the rent-wanted people.

4. The optimum lease auction method of claim 1, wherein when the lease-wanted person inputs a piece of lease-related information by setting a condition of a lessee to have a
10   final ownership of the item to be leased without returning the item to the lessor in consideration of depreciation of the item, the central processing device stores the piece of lease-related information into the lease database, evaluates the rent-wanted people and selects the lessee, thereby
15   completing the lease activity and then, searches for the trading completion database to discover a lessee who matches with the essential assets stored in the lease database, and if such lessee is verified, the central processing device controls the selection of the lessee who has the final
20   ownership of the item.

5. The optimum lease auction method of claim 1, wherein when the lease-wanted person inputs a piece of information on reference transfer and collection methods for the item to be
25   leased due to consecutiveness of the lease, the central

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processing device stores the piece of information into the lease database, evaluates the rent-wanted people and selects one lessee and then, analyzes the conditions of the rent-wanted people stored in the rent database and the transfer

5   and collection methods stored in the lease database to determine whether the item is first returned to the lessor and then, transferred to a next lessee or a precedent lessee transfers the item directly to the next lessee and afterwards, stores the determination result into a transfer

10   database of the database within the memory and displays the transfer and collection methods to the lessor and the selected lessee both being informed of the transfer and collection methods through an e-mail, an ARS and a SMS, so that the item to be leased is controlled to be transferred

15   and collected according to the preset condition.

6. The optimum lease auction method of claim 1, wherein when the lease-wanted person inputs a condition of the lease trading in that the lease takes place over an entire

20   available lease period without a restriction or for each divided period of the entire available lease period and various other lease conditions including a lease period, a unit price based on the lease period, a lowest lease price, a minimum lease period, a surcharge rate and a discount rate

25   and evaluation methods, the central processing device stores

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the inputted condition of the lease trading, the various

other lease conditions and the evaluation methods into the

lease database, allows the rent-wanted people to re-divide

one of the entire available lease period and the divided

5   periods as much as necessary and selects the re-divided

period; and when the rent-wanted person inputs rent-related

information, the central processing device stores the rent-

related information into the rent database and evaluates a

status of the bidding in overall according to each separated

10   condition to allow one of a person and a combined group

providing an optimum condition to be selected as a successful

bidder.

7. The optimum lease auction method of claim 1, wherein

15   the intermediary program is prepared with a program and icons

for allowing the lease-wanted person to modify the lease-

related information during the auction, and when the lease-

wanted person selects one of the program and the icons, the

central processing device analyzes a status of the auction

20   proceeding and displays a status of lease information on

periods with no rent-wanted person and no contract as

modifiable while maintaining the precedent contract with the

same lease condition and then, requests the lease-wanted

person to modify the lease-related information and stores the

25   modified lease-related information into the lease database as

the lease-wanted person modifies the lease-related information including the lease conditions, the evaluation methods and the lease schedule, so that the auction is controlled to be carried out under the modified lease-related information.

8. An optimum reverse auction method by using a network through which a buyer purchases an item by paying a price to a seller, the optimum auction method comprising the steps of:

connecting a first terminal of the buyer, a second terminal of the seller and an auction trading intermediary server installed with an intermediary program to the network;

inputting purchase-related information including an item to purchase, essential specifications, purchase conditions, evaluation particulars, evaluation methods and evaluation reference marks as the first terminal of the buyer is connected to the auction trading intermediary server, whereby a central processing device of the auction trading intermediary server stores the purchase-related information into a purchase database;

searching for the purchase-related information stored in the purchase database as the second terminal of the seller is connected to the auction trading intermediary server and then inputting sale-related information with respect to the purchase-related information, whereby the central processing

device stores the sale-related information into a sale database;

analyzing the purchase database and the sale database and performing an optimum reverse auction evaluation over
5   proposed conditions of potential sellers participated in the auction until reaching an auction termination point by the central processing device, thereby selecting an optimum bidder who is close to the purchase condition set by the buyer who initiates the auction or is able to maximize a
10 profit of the buyer by minimizing a purchase cost as a successful bidder according to one of overall evaluation marks and priority evaluation ranks and storing information on the optimum bidder into an evaluation database;

displaying an evaluation result on a monitor, searching
15 for a member database and informing the buyer/seller of the evaluation result through an e-mail, an advanced record system (ARS) service and a short message service (SMS) by the central processing device;

verifying a bidding result and inputting a decision on
20 a trading by using the first/second terminal of the buyer/seller, whereby the central processing device stores a contract into a contract database; and

transmitting information on verification that a purchasing price is settled and the item to purchase is
25 transferred from the first/second terminal of the

buyer/seller to the auction trading intermediary server, whereby the central processing device displays the transmitted information, which is stored into a trading database, and informs the buyer/seller of the transmitted

5   information through an e-mail, an ARS and a SMS.

9. An optimum reverse auction method by using a network through which a seller sells an item by paying a price to a buyer, the optimum auction method comprising the steps of:

10   connecting a first terminal of the seller, a second terminal of the buyer and an auction trading intermediary server installed with an intermediary program to the network;

inputting sale-related information including an item to sell, major specifications, sale conditions, evaluation

15   particulars, evaluation methods and evaluation reference marks as the first terminal of the seller is connected to the auction trading intermediary server, whereby a central processing device of the auction trading intermediary server stores the sale-related information into a sale database;

20   searching for the sale-related information stored in the sale database as the second terminal of the buyer is connected to the auction trading intermediary server and then inputting purchase-related information with respect to the sale-related information, whereby the central processing

25   device stores the purchase-related information into a

purchase database;

analyzing the sale database and the purchase database
and performing an optimum reverse auction evaluation over
proposed conditions of potential buyers participated in the
5   auction until reaching an auction termination point by the
central processing device, thereby selecting an optimum
bidder who is close to the sale condition set by the seller
who initiates the auction or is able to maximize a profit of
the seller by minimizing a sale cost as a successful bidder
10   according to one of overall evaluation marks and priority
evaluation ranks and storing information on the optimum
bidder into an evaluation database;

displaying an evaluation result on a monitor, searching
for a member database and informing the seller/buyer of the
15   evaluation result through an e-mail, an advanced record
system (ARS) service and a short message service (SMS) by the
central processing device;

verifying a bidding result and inputting a decision on
a trading by using the first/second terminal of the
20   seller/buyer, whereby the central processing device stores a
contract into a contract database; and

transmitting information on verification that a sale
price is settled and the item to sell is transferred from the
first/second terminal of the seller/buyer to the auction
25   trading intermediary server, whereby the central processing

device displays the transmitted information, which is stored
into a trading database, and informs the seller/buyer of the
transmitted information through an e-mail, an ARS and a SMS .

5   10. An optimum reverse auction method by using a
network through which a buyer purchases an item by receiving
a payment from a seller, the optimum auction method
comprising the steps of:

         connecting a first terminal of the buyer, a second
10   terminal of the seller and an auction trading intermediary
server installed with an intermediary program to the network;

         inputting purchase-related information including an
item to purchase, essential specifications, purchase
conditions, evaluation particulars, evaluation methods and
15   evaluation reference marks as the first terminal of the buyer
is connected to the auction trading intermediary server,
whereby a central processing device of the auction trading
intermediary server stores the purchase-related information
into a purchase database;

20   searching for the purchase-related information stored
in the purchase database as the second terminal of the seller
is connected to the auction trading intermediary server and
then inputting sale-related information with respect to the
purchase-related information, whereby the central processing
25   device stores the sale-related information into a sale

database;

analyzing the purchase database and the sale database and performing an optimum reverse auction evaluation over proposed conditions of potential sellers participated in the auction until reaching an auction termination point by the central processing device, thereby selecting an optimum bidder who is close to the purchase condition set by the buyer who initiates the auction or is able to maximize a profit of the buyer by maximizing a purchase cost as a successful bidder according to one of overall evaluation marks and priority evaluation ranks and storing information on the optimum bidder into an evaluation database;

displaying an evaluation result on a monitor, searching for a member database and informing the buyer/seller of the evaluation result through an e-mail, an advanced record system (ARS) service and a short message service (SMS) by the central processing device;

verifying a bidding result and inputting a decision on a trading by using the first/second terminal of the buyer/seller, whereby the central processing device stores a contract into a contract database; and

transmitting information on verification that a purchasing price is settled and the item to purchase is transferred from the first/second terminal of the buyer/seller to the auction trading intermediary server,

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whereby the central processing device displays the transmitted information, which is stored into a trading database, and informs the buyer/seller of the transmitted information through an e-mail, an ARS and a SMS.

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11. An optimum reverse lease auction method by using a network through which a lessee who initiates an auction pays a price to a lessor to rent an item to be auctioned, the optimum auction method comprising the steps of:

10   connecting a first terminal of a rent-wanted person and a second terminal of a lease-wanted person, an auction trading intermediary server installed with an intermediary program to the network;

inputting rent-related information including an item to rent, renting conditions, evaluation particulars, evaluation

15   methods and evaluation reference marks as the rent-wanted person is connected to the auction trading intermediary server, whereby a central processing device of the auction trading intermediary server stores the inputted rent-related

20   information into a database for setting a hire of things;

searching for the information stored in the database for setting the hire of things as the lease-wanted person is connected to the auction trading intermediary server and inputting information on proposals for the hire of things,

25   whereby the central processing device stores the information

of the proposals for the hire of things into a database for requesting the hire of things;

analyzing the database for setting the hire of things and the database for requesting the hire of things and

5   configuring a combination of probable hire of things for every number of cases by the central processing device, which, in turn, evaluates an optimum reverse release auction that close to the desired renting conditions of the lessee or maximizes a profit of the lessee who initiates the auction by

10   minimizing a renting cost according to one of overall evaluation marks and evaluation priority ranks, calculates an optimum bid combination including one of a certain group and an individual to be selected as a successful bidder and stores information on the successful bidder into an

15   evaluation database;

displaying an evaluation result on a monitor and searching for a member database to inform the lessor/lessee of the evaluation result through an e-mail, an advanced record system (ARS) service and a short message service

20   (SMS);

verifying a bidding result and inputting a decision on a trading by the lessor/lessee with use of the first/second terminal and storing a contract between the lessor and the lessee into a contract database of the database by the

25   central processing device;

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transmitting information on verification that a payment including a security deposit is settled and the item for the hire of things is transferred from an insurance agency, a settlement agency and the first/second terminal of the

5   lessor/lessee to the auction trading intermediary server, whereby the central processing device displays the information on verification on monitors of the settlement agency, the insurance agency and the first/second terminal and stores the information on verification into a trading

10   database of the database;

searching for the database for setting the hire of things and the trading database, displaying a search result if an available period for the hire of things remains and performing a next auction event by the central processing

15   device;

transmitting information on verification that item for the hire of things is transferred to one of the lessor and a next lessee from the first/second terminal of the lessor/next lessee to the auction trading intermediary server, whereby

20   the central processing device displays an auction result and stores a trading completion database of the database; and

searching for the trading completion database, analyzing the contract database and the trading completion database if an unsettled trading exists, calculating a final

25   amount of the hire of things, settling a balance of the hire

of things, storing the settlement into a settlement database of the database, displaying the settlement result on monitors of the insurance agency, the settlement agency, the lessor and the lessee and informing of the settlement result through
5   an e-mail, an ARS service, a SMS by the central processing device.

12. An optimum reverse lease auction method by using a network through which a lessor who initiates an auction pays
10   a price to a lessee to lease an item to be auctioned, the optimum auction method comprising the steps of:

connecting a first terminal of a lease-wanted person and a second terminal of a rent-wanted person, an auction trading intermediary server installed with an intermediary
15   program to the network;

inputting lease-related information including an item to be leased, lease conditions, evaluation particulars, evaluation methods and evaluation reference marks as the lease-wanted person is connected to the auction trading
20   intermediary server, whereby a central processing device of the auction trading intermediary server stores the inputted lease-related information into a database for setting a hire of things;

searching for the information stored in the database
25   for setting the hire of things as the rent-wanted person is

connected to the auction trading intermediary server and inputting information on proposals for the hire of things, whereby the central processing device stores the information of the proposals for the hire of things into a database for

5   requesting the hire of things;

analyzing the database for setting the hire of things and the database for requesting the hire of things and configuring a probable lease combination for every number of cases by the central processing device, which, in turn,

10   evaluates an optimum reverse release auction that close to the desired lease conditions of the lessor or maximizes a profit of the lessor who initiates the auction by minimizing a lease cost according to one of overall evaluation marks and evaluation priority ranks, calculates an optimum bid

15   combination including one of a certain group and an individual to be selected as a successful bidder and stores information on the successful bidder into an evaluation database;

displaying an evaluation result on a monitor and

20   searching for a member database to inform the lessor/lessee of the evaluation result through an e-mail, an advanced record system (ARS) service and a short message service (SMS);

verifying a bidding result and inputting a decision on

25   the auction trade by the lessor/lessee with use of the

first/second terminal and storing a contract between the lessor and the lessee into a contract database of the database by the central processing device;

transmitting information on verification that a payment including a security deposit is settled and the item for the hire of things is transferred from an insurance agency, a settlement agency and the first/second terminal of the lessor/lessee to the auction trading intermediary server, whereby the central processing device displays the information on verification on monitors of the settlement agency, the insurance agency and the first/second terminal and stores the information on verification into a trading database of the database;

searching for the database for setting the hire of things and the trading database, displaying a search result if an available period for the hire of things remains and performing a next auction event by the central processing device;

transmitting information on verification that item for the hire of things is transferred to one of the lessor and a next lessee from the first/second terminal of the lessor/next lessee to the auction trading intermediary server, whereby the central processing device displays an auction result and stores a trading completion database of the database; and

searching for the trading completion database,

analyzing the contract database and the trading completion
database if an unsettled trading exists, calculating a final
amount of the hire of things, settling a balance of the hire
of things, storing the settlement into a settlement database
5   of the database, displaying the settlement result on monitors
of the insurance agency, the settlement agency, the lessor
and the lessee and informing of the settlement result through
an e-mail, an ARS service, a SMS by the central processing
device.
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13. An optimum reverse lease auction method by using a
network through which a lessee who initiates an auction
receives a payment from a lessor to rent an item to be
auctioned, the optimum auction method comprising the steps
15   of:
connecting a first terminal of a rent-wanted person and
a second terminal of a lease-wanted person, an auction
trading intermediary server installed with an intermediary
program to the network;
20   inputting rent-related information including an item to
rent, renting conditions, evaluation particulars, evaluation
methods and evaluation reference marks as the rent-wanted
person is connected to the auction trading intermediary
server, whereby a central processing device of the auction
25   trading intermediary server stores the inputted rent-related

information into a database for setting a hire of things;

searching for the information stored in the database for setting the hire of things as the lease-wanted person is connected to the auction trading intermediary server and

5   inputting information on proposals for the hire of things, whereby the central processing device stores the information of the proposals for the hire of things into a database for requesting the hire of things;

analyzing the database for setting the hire of things

10   and the database for requesting the hire of things and configuring a combination of probable hire of things for every number of cases by the central processing device, which, in turn, evaluates an optimum reverse lease auction that close to the desired renting conditions of the lessee or

15   maximizes a profit of the lessee who initiates the auction according to one of overall evaluation marks and evaluation priority ranks, calculates an optimum bid combination including one of a certain group and an individual to be selected as a successful bidder and stores information on the

20   successful bidder into an evaluation database;

displaying an evaluation result on a monitor and searching for a member database to inform the lessor/lessee of the evaluation result through an e-mail, an advanced record system (ARS) service and a short message service

25   (SMS);

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verifying a bidding result and inputting a decision on the auction trade by the lessor/lessee with use of the first/second terminal and storing a contract between the lessor and the lessee into a contract database of the

5   database by the central processing device;

transmitting information on verification that a payment including a security deposit is settled and the item for the hire of things is transferred from an insurance agency, a settlement agency and the first/second terminal of the

10   lessor/lessee to the auction trading intermediary server, whereby the central processing device displays the information on verification on monitors of the settlement agency, the insurance agency and the first/second terminal and stores the information on verification into a trading

15   database of the database;

searching for the database for setting the hire of things and the trading database, displaying a search result if an available period for the hire of things remains and performing a next auction event by the central processing

20   device;

transmitting information on verification that item for the hire of things is transferred to one of the lessor and a next lessee from the first/second terminal of the lessor/next lessee to the auction trading intermediary server, whereby

25   the central processing device displays an auction result and

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stores a trading completion database of the database; and

searching for the trading completion database, analyzing the contract database and the trading completion database if an unsettled trading exists, calculating a final

5   amount of the hire of things, settling a balance of the hire of things, storing the settlement into a settlement database of the database, displaying the settlement result on monitors of the insurance agency, the settlement agency, the lessor and the lessee and informing of the settlement result through

10   an e-mail, an ARS service, a SMS by the central processing device.

14. The optimum reverse auction method of claims 8 to 13, wherein the auction trading is carried out by using an

15   overall evaluation marking table showing a major status of the auction condition, the evaluation particulars, the evaluation methods, overall scores of participants in the auction, and as a check-up, the auction participant is allowed to simulate the auction in real-time by inputting a

20   proposal to be inputted in an actual auction event before the auction participant applies to the actual auction event and afterwards, a virtual evaluation unit allowing the auction participants to apply for a bid is constructed into a predetermined database.

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